

In re:  
Sean T. Alfred  
Lisa Alfred  
Debtors

Case No. 23-11454-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 18, 2024

User: admin  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Sean T. Alfred, Lisa Alfred, 4633 Murray Street, Bristol, PA 19007-2003
14785494	+ Commonwealth Of Pennsylvania Department of Revenue, c/o Brad G. Kubisiak, Esquire, Office of the Attorney General, The Phoenix Building, 1600 Arch Street, Suite 300 Philadelphia, PA 19103-2016
14830011	+ Freedom Mortgage Corporation, C/O Mark A. Cronin, Esq, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14791519	+ U.S. Department of Education, PO BOX 790366, St. Louis MO 63179-0366
14790255	US Department of Education, PO Box 790322, St.Louis MO 63179-0322

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 19 2024 00:29:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 19 2024 00:32:30	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 19 2024 00:29:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14790173	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Mar 19 2024 00:29:00	Nelnet obo Ascendium Education Solutions, Inc., Ascendium Education Solutions, Inc., PO Box 809142, Chicago IL 60680-9142
14790062	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Mar 19 2024 00:29:00	Nelnet obo Ascendium Education Solutions, Inc., Ascendium Education Solutions, Inc., PO Box 8961, Madison WI 53708-8961
14782737	+ Email/Text: backoffice@affirm.com	Mar 19 2024 00:29:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14782738	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 19 2024 00:29:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
14782739	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 19 2024 00:32:32	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14785440	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 19 2024 00:32:30	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14785624	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 19 2024 00:32:24	Capital One Auto Finance, a division of Capital, One, N.A. Department, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14786100	+ Email/PDF: ebn_ais@aisinfo.com	Mar 19 2024 00:32:32	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Mar 18, 2024

Form ID: pdf900

Total Noticed: 45

14782740	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 19 2024 00:32:31	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14782742	^ MEBN	Mar 19 2024 00:26:56	Diversified Adjustment Services, Inc, Attn: Bankruptcy, Po Box 32145, Fridley, MN 55432-0145
14782743	+ Email/Text: EBN@edfinancial.com	Mar 19 2024 00:29:00	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
14782745	+ Email/Text: bnc-bluestem@quantum3group.com	Mar 19 2024 00:29:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14782746	+ Email/Text: bnc-bluestem@quantum3group.com	Mar 19 2024 00:29:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14782747	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 19 2024 00:32:24	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14801433	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 19 2024 00:29:00	Freedom Mortgage / Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9749
14786008	+ Email/Text: EBN@brockandscott.com	Mar 19 2024 00:29:00	Freedom Mortgage Corporation, C/O Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestdge Dr., Winston-Salem, NC 27103-2930
14782749	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 19 2024 00:29:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
14786009	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 19 2024 00:29:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14782750	+ Email/Text: Bankruptcy@ICSystem.com	Mar 19 2024 00:29:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
14798966	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 19 2024 00:29:00	Internal Revenue Service, P.O. Box 7317, Philadelphia, PA 19101-7317
14785779	Email/PDF: resurgentbknotifications@resurgent.com	Mar 19 2024 00:32:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14797962	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 19 2024 00:29:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14796317	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Mar 19 2024 00:29:00	New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
14782754	+ Email/Text: ext_ebn_inbox@navyfederal.org	Mar 19 2024 00:29:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14782752	+ Email/Text: ext_ebn_inbox@navyfederal.org	Mar 19 2024 00:29:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14787062	+ Email/Text: ext_ebn_inbox@navyfederal.org	Mar 19 2024 00:29:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
14782758	+ Email/Text: electronicbkydocs@nelnet.net	Mar 19 2024 00:29:00	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
14801155	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2024 00:32:11	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14800732	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2024 00:32:25	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14782760	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2024 00:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14801415	+ Email/Text: JCAP_BNC_Notices@jcap.com	Mar 19 2024 00:29:00	Premier Bankcard, LLC, Jefferson Capital Systems, LLC Assignee, PO Box 7999, St Cloud, MN. 56302-7999

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Mar 18, 2024

Form ID: pdf900

Total Noticed: 45

14792695	Email/Text: bnc-quantum@quantum3group.com	Mar 19 2024 00:29:00	Quantum3 Group LLC, PO Box 2489, Kirkland, WA 98083-2489
14792410	Email/Text: bnc-quantum@quantum3group.com	Mar 19 2024 00:29:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
14782761	+ Email/PDF: pa_dc_claims@navient.com	Mar 19 2024 00:32:10	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
14782762	+ Email/Text: ECMCBKNotices@ecmc.org	Mar 19 2024 00:29:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408
14790127	+ Email/Text: EBN@edfinancial.com	Mar 19 2024 00:29:00	US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
14791003	Email/Text: EDBKNotices@ecmc.org	Mar 19 2024 00:29:00	US Department of Education, P O Box 16448, St Paul, MN 55116-0448

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14782741	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14782744	*+	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
14782748	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14833978	*+	Freedom Mortgage / Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9749
14782751	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14787065	*+	NAVY FEDERAL CREDIT UNION, P. O. BOX 3000, MERRIFIELD, VA 22119-3000
14782756	*+	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrified, VA 22119-3000
14782753	*+	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14782755	*+	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14782757	*+	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14782759	*+	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505

TOTAL: 0 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Mar 18, 2024

Form ID: pdf900

Total Noticed: 45

BRAD KUBISIAK

on behalf of Creditor Commonwealth Of Pennsylvania Department of Revenue bkubisiak@attorneygeneral.gov

BRAD J. SADEK

on behalf of Debtor Sean T. Alfred brad@sadeklaw.com  
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

BRAD J. SADEK

on behalf of Joint Debtor Lisa Alfred brad@sadeklaw.com  
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

DENISE ELIZABETH CARLON

on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MARIO J. HANYON

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:	:	
	:	Chapter 13
Sean T. Alfred	:	
Lisa Alfred	:	Case No. 23-11454-MDC
	:	
Debtor(s)	:	

**ORDER DISMISSING CHAPTER 13 AND SETTING DEADLINE FOR  
APPLICATIONS FOR ALLOWANCE OF ADMINISTRATIVE EXPENSES**

**AND NOW**, upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Standing Trustee (the “Trustee”), and after notice and hearing, it is hereby **ORDERED** that:

4. This chapter 13 bankruptcy case is **DISMISSED**.
5. Counsel for the Debtor(s) shall file a master mailing list with the Clerk of the Bankruptcy Court if such has not been previously filed.
6. Any wage orders previously entered are **VACATED**.
7. Pursuant to 11 U.S.C. § 349(b)(3), the undistributed chapter 13 plan payments in the possession of the Trustee shall not revest in the entity in which such property was vested immediately before the commencement of the case. All other property of the estate shall revest pursuant to 11 U.S.C. § 349(b)(3).
8. All applications for allowance of administrative expenses (including applications for allowance of professional fees) shall be filed within twenty (20) days of the entry of this Order.
9. Counsel for the Debtor(s) shall serve this Order by first class mail, postage prepaid, on all interested parties within five (5) days of the entry of this Order. Within

thirty (30) days after the entry of this Order, counsel shall file (1) a Certification of Service confirming such service, and (2) a Certification of No Response confirming that neither an objection to the proposed compensation nor an application for administrative expense has been filed, or if such application has been filed, set a hearing on all such applications.

10. If no Certification, as required above in Paragraph 6 has been entered on the docket within sixty (60) days of the entry of this Order, then the Standing Trustee shall, if any applications for administrative expenses other than Debtor(s)' Counsels have been filed, set a hearing thereon or, if no such applications have been filed, be authorized to return such funds to Debtor(s) pursuant to 11 U.S.C. § 1326(a)(2).

Dated: March 18, 2024



---

HONORABLE MAGDELINE D. COLEMAN  
CHIEF U.S. BANKRUPTCY JUDGE